IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of)
Schultz, et al.) Group Art Unit: 3624
Application No.: 09/776,412)
Filed: February 2, 2001	Examiner: Havan, Thu Thao
For: Electronic Transaction Receip) Confirmation No.: 4087

RESPONSE TO OFFICE ACTION

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

NEEDLE & ROSENBERG, P.C. Customer No. 23859

February 27, 2006

This is a full and timely response to the Office Action mailed by the U.S. Patent and Trademark Office on August 25, 2005. Claims 1-16 have been canceled in the present application, and claims 17-40 have been newly added by amendment. In view of the following Remarks, reconsideration and allowance of the application is respectfully requested.

Claims begin on page 2 of this paper.

Remarks begin on page 8 of this paper.